

Information to identify the case:

Debtor 1	<u>James L Maseth</u>	Social Security number or ITIN	xxx-xx-6939
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michelle E Maseth</u>	Social Security number or ITIN	xxx-xx-6194
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20230-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James L Maseth

Michelle E Maseth

5/14/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James L Maseth
Michelle E Maseth
Debtors

Case No. 20-20230-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 14, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ James L Maseth, Michelle E Maseth, 512 Silver Hollow Drive, Baden, PA 15005-2354
15595078	+ Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009-2100

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 15 2025 04:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kbarkley@bernsteinlaw.com	May 15 2025 00:09:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: PRA.COM	May 15 2025 04:05:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	May 15 2025 04:05:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15187040	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 15 2025 00:45:14	Affirm Inc, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15222368	Email/PDF: resurgentbknofications@resurgent.com	May 15 2025 00:18:16	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15187043	Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2025 00:07:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
15194234	EDI: CAPITALONE.COM	May 15 2025 04:05:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15187041	+ EDI: CAPITALONE.COM	May 15 2025 04:05:00	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15187042	+ EDI: CITICORP	May 15 2025 04:05:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15187044	+ EDI: WFNNB.COM	May 15 2025 04:05:00	Comenity Bank / Avenue, Po Box 182789, Columbus, OH 43218-2789
15187045	EDI: DISCOVER	May 15 2025 04:05:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15190283	EDI: DISCOVER	May 15 2025 04:05:00	Discover Bank, Discover Products Inc, PO Box

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User: auto

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			3025, New Albany, OH 43054-3025
15223776	^ MEBN	May 15 2025 00:05:50	Duquesne Light Company, PO Box 371324, Pittsburgh, PA 15250-7324
15187047	+ EDI: IRS.COM	May 15 2025 04:05:00	Internal Revenue Service, 1000 Liberty Avenue, Room 711B, Pittsburgh, PA 15222-4107
15187049	+ EDI: JPMORGANCHASE	May 15 2025 04:05:00	JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850-5298
15208213	+ Email/Text: RASEBN@raslg.com	May 15 2025 00:07:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15204593	Email/PDF: resurgentbknofications@resurgent.com	May 15 2025 00:18:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15187050	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 15 2025 00:08:00	Nelnet Loans, Po Box 82561, Lincoln, NE 68501-2561
15196005	Email/Text: bkyelectnotices@trelliscompany.org	May 15 2025 00:08:00	Nelnet on behalf of Trellis Company, Trellis Company, P.O Box 83100, Round Rock TX 78683-3100
15194113	EDI: AGFINANCE.COM	May 15 2025 04:05:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15187051	+ EDI: AGFINANCE.COM	May 15 2025 04:05:00	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
15225271	Email/Text: Bankruptcy.Notices@pnc.com	May 15 2025 00:07:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15187052	Email/Text: Bankruptcy.Notices@pnc.com	May 15 2025 00:07:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15508964	EDI: PRA.COM	May 15 2025 04:05:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15200962	EDI: PENNDEPTREV	May 15 2025 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15187053	+ EDI: SYNC	May 15 2025 04:05:00	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
15187054	+ EDI: SYNC	May 15 2025 04:05:00	Syncb / PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15221821	^ MEBN	May 15 2025 00:07:07	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15187412	^ MEBN	May 15 2025 00:07:07	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15214910	Email/Text: BNCnotices@dcmservices.com	May 15 2025 00:08:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15187055	+ EDI: VERIZONCOMB.COM	May 15 2025 03:59:00	Verizon, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225
15220654	EDI: AIS.COM	May 15 2025 04:05:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15187056	+ Email/Text: bkfilings@zwickerpc.com	May 15 2025 00:09:00	Zwicker & Associates PC, 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028

TOTAL: 34

BYPASSED RECIPIENTS

District/off: 0315-2

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Mortgage, A Division of PNC Bank, National Ass
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009-2100
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
15187046	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15187048	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
15551665	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2025 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Joint Debtor Michelle E Maseth dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor James L Maseth dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor PNC Mortgage A Division of PNC Bank, National Association dcarlon@kmlawgroup.com
J. Philip Colavincenzo	on behalf of Creditor Beaver County Tax Claim Bureau colavincenzolaw@yahoo.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7